

## CFBANK

	CPP Disbursement Date 12/05/2008	Cert 28263	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$272	\$273	0.5%		
Loans	\$239	\$200	-16.3%		
Construction & development	\$15	\$11	-26.4%		
Closed-end 1-4 family residential	\$39	\$30	-22.5%		
Home equity	\$18	\$16	-11.9%		
Credit card	\$0	\$0	0.8%		
Other consumer	\$6	\$1	-90.2%		
Commercial & Industrial	\$43	\$38	-11.7%		
Commercial real estate	\$81	\$70	-13.3%		
Unused commitments	\$41	\$31	-24.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$21	\$29	35.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$3	\$3	17.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$247	\$255	3.1%		
Deposits	\$213	\$229	7.3%		
Total other borrowings	\$32	\$24	-25.2%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$25	\$19	-24.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	6.6%	--		
Tier 1 risk based capital ratio	10.5%	9.4%	--		
Total risk based capital ratio	11.7%	10.7%	--		
Return on equity <sup>1</sup>	-35.3%	-17.2%	--		
Return on assets <sup>1</sup>	-3.3%	-1.2%	--		
Net interest margin <sup>1</sup>	3.5%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	45.3%	95.8%	--		
Loss provision to net charge-offs (qtr)	218.9%	101.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	2.5%	2.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	17.3%	0.0%	3.9%	0.0%	--
Closed-end 1-4 family residential	1.6%	0.9%	0.7%	0.4%	--
Home equity	4.4%	1.0%	1.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	1.8%	0.1%	0.0%	--
Commercial & Industrial	0.5%	4.6%	0.5%	2.7%	--
Commercial real estate	3.7%	3.2%	-0.1%	0.0%	--
Total loans	4.7%	3.6%	0.7%	0.6%	--